

**702 Maple Avenue  
Timeline**

10/2003	Purchase
11/2003-11/2004	Complete basic system and related renovations including <ul style="list-style-type: none"> <li>- Install structural support column and clean-up foundation area</li> <li>- Electrical Service Upgrade and Panel</li> <li>- New HVAC and ductwork</li> <li>- Plumbing work to clear drains and install workable fixtures</li> </ul>
12/2004	Refinance project to offset a portion of costs incurred to date
1/2005-12/2005	Undertake interior cosmetic and added infrastructure work, including <ul style="list-style-type: none"> <li>- Replace ceiling tiles with hard ceiling in certain areas</li> <li>- Removal of old piping and radiators</li> <li>- Attempt to address continued degrading conditions in walls, roof leaks, and floor level changes</li> <li>- Main stair continues to "lean"</li> <li>- Added upgrades to plumbing and fixtures</li> <li>- Improve flooring in stable areas, bathrooms, kitchen floors</li> </ul>
1/2006-3/2006	While continuing to stabilize deteriorating conditions, proceed with kitchen upgrades including cabinets and counters
4/2006-5/2006	Frustrated with "battle" to keep up with deteriorating conditions and needing to bring renovation to end – decide to hire builder to take over a complete renovation. Meet and inspect property with three builders, all who have worked for me in the past, to solicit interest in taking on the renovation project. All refuse to undertake assignment and offer that "it will cost much more to renovate than to build new." All three builders express serious concern over not only visible structural failures, but concealed evident structural issues (walls, floors, etc) that will need to be addressed and could fail during foundation repairs (jacking of structure to perform foundation repairs and clean-up).
6/2006-Current	Hire structural engineer to review structural integrity of building. Begin demolition application process.

**702 Maple Avenue  
Information for Demolition**

- |                                      |               |
|--------------------------------------|---------------|
| 1. Form of Ownership:                | Individual    |
| 2. Structural Report                 | Attached      |
| 3. Cost of Demolition                | Attached      |
| 4. Fair Market Value Info            | Attached      |
| 5. Cost Breakdown/Feasibility        | Attached      |
| 6. Property Acquisition Info         |               |
| Amount Paid - with closing/financing | \$272,002     |
| Date of Purchase                     | 10/3/2003     |
| Seller Name                          | David Carmack |
| Owner/Seller Relationship/Financing  | None          |
| Remaining Balance                    | \$315,000     |
| Debt Service - Annual                | \$15,750      |
| 7. Income Producing Info             | N/A           |
| 8. Price asked and offers received   | N/A - None    |

**702 Maple Avenue  
Redevelopment Analysis**

**Costs to Date**

Acquisition & Financing	\$272,002
Interim Renovations	\$41,100
Taxes/Interest/Maintenance	\$34,488
Misc/Other	\$1,428
Subtotal	\$349,018

**Project Renovation**

Specialized Construction	\$45,000
Renovation	\$313,600
Construction Int/Loan Carry	\$45,268
Sales Costs	\$27,000
Subtotal	\$430,868

<b>Total Redevelopment Costs</b>	<b>\$779,886</b>
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**Finish Value - Comp Approach**

Average \$/SF last 12 Months	\$315.00
Finished Value Maple Avenue	1,360
	<b>\$428,400</b>

<b>Net Profit/(Loss)</b>	<b>(\$351,486)</b>
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# CAGLEY & ASSOCIATES

CONSULTING STRUCTURAL ENGINEERS

6141 Executive Boulevard  
Rockville, Maryland 20852  
(301) 881-9050  
Fax (301) 881-1125  
www.cagley.com

James R. Cagley, P.E., S.E.  
Debrethann R. Cagley Orsak, P.E.  
Daniel Camp, P.E.  
Frank S. Malits, P.E.

James C. Lakey, P.E.  
Kurt Wagner, P.E.

27 June 2006

DAVOR KAPELINA  
1150 Connecticut Avenue, NW  
Suite 701  
Washington, DC 20036

RE: STRUCTURAL CONDITION SURVEY  
702 MAPLE AVENUE RESIDENCE  
ROCKVILLE, MD

DAVOR, we visited the above reference residence on June 22, 2006 to observe its structural condition. The house consists of a two-story wood structure with a partially below grade basement. We have been told that the time of construction dates to the late 1800's. The house is presently unoccupied.

During our visit we observe only the visible and accessible portions of the structure. Our comments are based solely on these. At no time are we speculating as to whether the concealed or uninspected portions of the structure are consistent with the visible and observed portions. No analysis or specific review of the architectural finishes or systems, the waterproofing systems or the mechanical, electrical and plumbing systems have been included in the scope of our review.

Two major structural deficiencies were observed: 1.) a segment of the masonry basement bearing wall is severely cracked and 2.) significant settlement of portions of the house is evident.

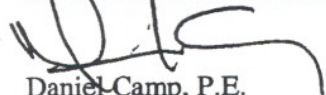
The failure (cracks) in the masonry wall appear to have been caused by the lateral earth pressures while the settlement has probably been caused by water erosion of the fine soils under the foundations. Both these issues could result in a partial collapse.

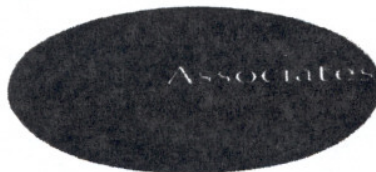
In addition to these major issues, several other structural deficiencies were observed. Moisture is evident behind the perimeter plaster walls. It is very likely that damage to the vertical load bearing studs due to moisture is present. Several of the visible wood beams and joist under the first floor have cracks and have splintered. Cracks are evident in the interior wall finishes and localized settlement is observed in the exterior porch.

It is our professional opinion that the structure is presently unsound and not practically and/or economically repairable.

Please contact us if you require any additional information.

CAGLEY & ASSOCIATES, INC.

  
Daniel Camp, P.E.  
Principal



Morris Lewis  
Severn Associates., LLC

(410) 224-2774

Phone

(410) 573-1700

Fax

2561 Housley Road, Annapolis, MD 21401

PROPOSAL SUBMITTED TO Atsite	PHONE FAX No 410-3331752	DATE
STREET 702 Maple Av	JOB NAME 702 Maple Av.	
CITY, STATE AND ZIP CODE Rockville, MD	JOB LOCATION Rockville, MD	
Attn: Davor Kapelina	JOB PHONE	

We hereby propose to furnish materials and labor necessary for the completion of:

Demolition of exiting home at 702 Maple Av.:

Severn Associates will remove and dispose of asbestos in basement.

Severn Associates will cap off gas and water (after they are shut off by utility)  
where appropriate for future access.

Severn Associates will erect post set in concrete and braced for stability, approx 12' ht.  
with small roof at approx. 7'ht to protect from new panel and shut off from the elements.  
Will supply and install 60amp panel and shut off, and obtain electrical Demo Permit.

Demolish and load out all debris from the house located at 702 Maple Av in Rockville.  
Remove slab and foundation, cave in and fill existing well. Once all debris is removed from  
the property, backfill basement with RC-6 crushed concrete to the existing grade of  
surrounding yard.

Price excludes: Further environmental remediation if required, cost of Demo Permit, Fees  
to utilities, DEMO permit fee, and removal of driveway.

WE PROPOSE hereby to furnish material and labor - complete in accordance with above specifications, for the sum of:

Twenty Eight Thousand Five Hundred and Ninety

Dollars (\$) 28,590.00

Payment to be made as follows:

1/3 deposit, balance due upon completion

All material is guaranteed to be as specified. All work to be completed in a substantial workmanlike manner according to specifications submitted, per standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Agreements made with other contractors not recognized.

Authorized  
Signature \_\_\_\_\_

Note: This proposal may be  
withdrawn by us if not accepted withi

30 days

ACCEPTANCE OF PROPOSAL The above prices, specifications and conditions are  
satisfactory and hereby accepted. You are authorized to do the work as specified.  
Payment will be made as outlined above.

Signature \_\_\_\_\_

Date of Acceptance: \_\_\_\_\_

Signature \_\_\_\_\_

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Attachment #3



UNIFORM RESIDENTIAL APPRAISAL REPORT										File No. 0412030																																																																																
Property Address 702 MAPLE AVENUE					City ROCKVILLE			State MD		Zip Code 20850																																																																																
Legal Description LOT 9 BLOCK 4 ROCKVILLE PARK					County MONTGOMERY																																																																																					
Assessor's Parcel No. 160400205656					Tax Year 2004		R.E. Taxes \$ 2,851.00		Special Assessments \$ NONE																																																																																	
SUBJECT	Borrower DAVOR KAPELINA				Current Owner "KAPELINA"			Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant																																																																																		
	Property rights appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold				Project Type <input type="checkbox"/> PUD <input type="checkbox"/> Condominium (HUD/VA only)		HOA\$ NONE		/Mo.																																																																																	
	Neighborhood or Project Name ROCKVILLE PARK				Map Reference 29-D6			Census Tract 7009 02/8840																																																																																		
	Sale Price \$ REFINANCE				Date of Sale N/A		Description and \$ amount of loan charges/concessions to be paid by seller -----																																																																																			
NEIGHBORHOOD	Lender/Cient MASON DIXON FUNDING				Address 800 KING FARM BLVD. SUITE #210, ROCKVILLE, MD 20850																																																																																					
	Appraiser JOHN R. COPENHAVER				Address 847-H QUINCE ORCHARD BLVD., GAITHERSBURG, MD 20878																																																																																					
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Predominant occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (over 5%)		Single family housing PRICE \$ (000) 250 Low AGE (yrs) NEW		Present land use % One family 90% 2-4 family		Land use change <input checked="" type="checkbox"/> Not likely <input type="checkbox"/> Likely																																																																																	
	Built up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%																																																																																									
	Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow																																																																																									
	Property values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining																																																																																									
	Demand/supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance <input type="checkbox"/> Over supply																																																																																									
	Marketing time <input checked="" type="checkbox"/> Under 3 mos. <input type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.																																																																																									
	<b>Note: Race and the racial composition of the neighborhood are not appraisal factors.</b> Neighborhood boundaries and characteristics: NEIGHBORHOOD BOUNDARIES INCLUDE: GUDE DRIVE TO THE NORTH, WOOTTON PARKWAY TO THE SOUTH, FIRST STREET TO THE EAST, AND I-270 TO THE WEST. Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): <b>THE SUBJECT PROPERTY IS LOCATED IN ROCKVILLE, MARYLAND, APPROXIMATELY 3 BLOCKS NORTH OF THE FIRST STREET AND VEIRS MILL ROAD INTERSECTION. THIS LOCATION AFFORDS ADEQUATE ACCESS TO EMPLOYMENT, SHOPPING, MAJOR COMMUTER ARTERIES, AND RECREATIONAL FACILITIES.</b>																																																																																									
	Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.): <b>IT IS COMMON FOR THE SELLER TO PAY UP TO 3 POINTS AND SOME CLOSING COSTS NOT TO INCLUDE PREPAID ITEMS WITH NO AFFECT ON THE ESTIMATED MARKET VALUE OF THE SUBJECT.</b>																																																																																									
PUD	<b>Project Information for PUDs</b> (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> YES <input type="checkbox"/> NO Approximate total number of units in the subject project N/A Approximate total number of units for sale in the subject project N/A Describe common elements and recreational facilities: N/A																																																																																									
	Dimensions UNAVAILABLE Site area 10,870 SF Corner Lot <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Specific zoning classification and description R60-RESIDENTIAL Zoning compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning Highest & best use as improved: <input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain)																																																																																									
SITE	<b>Utilities</b> Public <input checked="" type="checkbox"/> Other <input type="checkbox"/> Electricity <input checked="" type="checkbox"/> Gas <input checked="" type="checkbox"/> Water <input checked="" type="checkbox"/> Sanitary sewer <input checked="" type="checkbox"/> Storm sewer <input checked="" type="checkbox"/>				<b>Off-site Improvements</b> Type Public Private Street ASPHALT <input checked="" type="checkbox"/> <input type="checkbox"/> Curb/gutter CONCRETE <input checked="" type="checkbox"/> <input type="checkbox"/> Sidewalk CONCRETE <input checked="" type="checkbox"/> <input type="checkbox"/> Street lights YES <input checked="" type="checkbox"/> <input type="checkbox"/> Alley NONE <input type="checkbox"/> <input type="checkbox"/>				<b>Topography</b> LEVEL AND ON GRADE Size AVERAGE FOR THE SUB Shape IRREGULAR Drainage APPEARS ADEQUATE View AVERAGE FOR THE SUB Landscaping AVERAGE FOR THE SUB Driveway Surface ASPHALT Apparent easements USUAL UTILITY FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Zone ZONE C Map Date MTG-/96 FEMA Map No. 240049 0125 C																																																																																	
	Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning, use, etc.): THERE ARE NO APPARENT ADVERSE EASEMENTS. THE NORMAL PUBLIC UTILITY EASEMENTS ARE PART OF THE CONVEYANCE AND ARE STANDARD FOR THIS AREA.																																																																																									
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2">GENERAL DESCRIPTION</th> <th colspan="2">EXTERIOR DESCRIPTION</th> <th colspan="2">FOUNDATION</th> <th colspan="2">BASEMENT</th> <th colspan="2">INSULATION</th> </tr> </thead> <tbody> <tr> <td>No. of Units</td> <td>ONE</td> <td>Foundation</td> <td>BRICK</td> <td>Slab</td> <td>NONE</td> <td>Area Sq. Ft.</td> <td>681</td> <td>Roof</td> <td><input type="checkbox"/></td> </tr> <tr> <td>No. of Stories</td> <td>2+B</td> <td>Exterior Walls</td> <td>WOOD</td> <td>Crawl Space</td> <td></td> <td>% Finished</td> <td>0-</td> <td>Ceiling</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>Type (Det./Att.)</td> <td>DETACHED</td> <td>Roof Surface</td> <td>COMPOSITION</td> <td>Basement</td> <td>YES</td> <td>Ceiling</td> <td></td> <td>Walls</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>Design (Style)</td> <td>VICTORIAN</td> <td>Gutters &amp; Dwnspts.</td> <td>ALUMINUM</td> <td>Sump Pump</td> <td>NONE OBSRVD</td> <td>Walls</td> <td></td> <td>Floor</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Existing/Proposed</td> <td>EXISTING</td> <td>Window Type</td> <td>WOOD DH</td> <td>Dampness</td> <td>NONE NOTED</td> <td>Floor</td> <td></td> <td>None</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Age (Yrs.)</td> <td>108</td> <td>Storm/Screens</td> <td>NONE/NONE</td> <td>Settlement</td> <td>NONE NOTED</td> <td>Outside Entry</td> <td>YES</td> <td>Unknown</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Effective Age (Yrs.)</td> <td>15</td> <td>Manufactured House</td> <td>NO</td> <td>Infestation</td> <td>NONE NOTED</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>										GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION		No. of Units	ONE	Foundation	BRICK	Slab	NONE	Area Sq. Ft.	681	Roof	<input type="checkbox"/>	No. of Stories	2+B	Exterior Walls	WOOD	Crawl Space		% Finished	0-	Ceiling	<input checked="" type="checkbox"/>	Type (Det./Att.)	DETACHED	Roof Surface	COMPOSITION	Basement	YES	Ceiling		Walls	<input checked="" type="checkbox"/>	Design (Style)	VICTORIAN	Gutters & Dwnspts.	ALUMINUM	Sump Pump	NONE OBSRVD	Walls		Floor	<input type="checkbox"/>	Existing/Proposed	EXISTING	Window Type	WOOD DH	Dampness	NONE NOTED	Floor		None	<input type="checkbox"/>	Age (Yrs.)	108	Storm/Screens	NONE/NONE	Settlement	NONE NOTED	Outside Entry	YES	Unknown	<input type="checkbox"/>	Effective Age (Yrs.)	15	Manufactured House	NO	Infestation	NONE NOTED				
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Finished area above grade contains: 7 Rooms, 3 Bedroom(s), 2 Bath(s), 1,472 Square Feet of Gross Living Area																																																																																										
DESCRIPTION OF IMPROVEMENTS	<b>INTERIOR</b> Materials/Condition Floors HARDWOOD/GOOD Walls DRYWL, PLSTR/GD Trim/Finish WOOD/GOOD Bath Floor VAT, MARBLE/GOOD Bath Wainscot CT@TUB/GOOD Doors WOOD/GOOD		<b>HEATING</b> Type FA Fuel GAS Condition GOOD <b>COOLING</b> Central YES Other NONE Condition GOOD		<b>KITCHEN EQUIP.</b> Refrigerator <input checked="" type="checkbox"/> None <input type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Stairs <input type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Scuttle <input checked="" type="checkbox"/> Fan/Hood <input checked="" type="checkbox"/> Floor <input type="checkbox"/> Microwave <input type="checkbox"/> Heated <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Finished <input type="checkbox"/>		<b>ATTIC</b> <input type="checkbox"/> None <input type="checkbox"/> <b>AMENITIES</b> Fireplace(s) #1 <input checked="" type="checkbox"/> Patio <input type="checkbox"/> Deck <input type="checkbox"/> Porch WRAP ARND <input checked="" type="checkbox"/> Fence <input type="checkbox"/> Pool <input type="checkbox"/>		<b>CAR STORAGE:</b> None <input type="checkbox"/> Garage # of cars Attached <input type="checkbox"/> Detached <input type="checkbox"/> Built-In <input type="checkbox"/> Carport <input type="checkbox"/> Driveway 2																																																																																	
	Additional features (special energy efficient items, etc.): LIVING ROOM FIREPLACE.																																																																																									
	<b>COMMENTS</b> Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction remodeling/additions, etc.: THE SUBJECT PROPERTY APPEARS TO BE IN GOOD OVERALL CONDITION. ALL SYSTEMS APPEAR TO BE IN OPERATING CONDITION. THE SUBJECT HAS RECENTLY BEEN RENOVATED.																																																																																									
	Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: NO KNOWN APPARENT ADVERSE ENVIRONMENTAL CONDITIONS. SEE ATTACHED STATEMENT OF LIMITING CONDITIONS.																																																																																									

Attachment #4

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## Valuation Section

## UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 0412030

ESTIMATED SITE VALUE		= \$ 200,000		Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property):  SITE VALUE IS BASED ON REVIEW OF RECENT LAND SALES AND/OR SITE-TO-TOTAL VALUE RATIOS. COST DEVELOPED FROM MARSHALL AND SWIFT COST SERVICE AND/OR LOCAL BUILDERS. LAND TO TOTAL VALUE RATIO EXCEEDING 30% HAS NO APPARENT ADVERSE IMPACT ON THE ESTIMATED MARKET VALUE OR MARKETABILITY.
ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS:				
Dwelling	1,472 Sq. Ft. @ \$ 175.00	= \$	257,600	
Bsmt. 681	Sq. Ft. @ \$ 20.00	=	13,620	
PORCH, FIREPLACE, ETC.		=	25,000	
Garage/Carport	0 Sq. Ft. @ \$ 0.00	=	0	
Total Estimated Cost New		= \$	296,220	
Less 15% Physical Functional External		Est. Remaining Econ. Life:	50	
Depreciation	\$44,433 \$0 \$0	= \$	44,433	
Depreciated Value of Improvements		= \$	251,787	
*As-is* Value of Site Improvements = \$ 5,000				
INDICATED VALUE BY COST APPROACH = \$ 456,800				

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
702 MAPLE AVENUE		707 MAPLE AVENUE	814 VIERS MILL ROAD	419 READING AVENUE
Address				
Proximity to Subject		SAME STREET	3 BLOCKS SOUTH	1 BLOCK SOUTH
Sales Price	\$ REFINANCE	\$ 400,000	\$ 500,000	\$ 375,000
Price/Gross Liv. Area	\$ 0.00	\$ 335.57	\$ 496.03	\$ 364.79
Data and/or Verification Sources	APPRaiser	MRIS PUBLIC RECORD	MRIS PUBLIC RECORD	MRIS PUBLIC RECORD
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions		CONVENTIONAL	CONVENTIONAL	CONVENTIONAL
Date of Sale/Time	N/A	S 10-04	S 8-04	S 10-04
Location	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE	FEE SIMPLE
Site	10,870 SF	6500 SF	10,454 SF	9583 SF
View	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Design and Appeal	VICTORIAN/GOOD	CAPE COD/GOOD	VICTORIAN/GOOD	VICTORIAN/GOOD
Quality of Construction	WOOD	VINYL	BRICK / SIDING	SHINGLE / VINYL
Age	108 YEARS	65 YEARS	104 YEARS	108 YEARS
Condition	GOOD-RENOV.	AVERAGE	GOOD/RENOV	GOOD/RENOV
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	7 3 2.00	6 3 2.00	6 3 1.50	6 2 2.00
Gross Living Area	1,472 Sq.Ft.	1,192 Sq.Ft.	1,008 Sq.Ft.	1,028 Sq.Ft.
Basement & Finished Rooms Below Grade	UNFIN. BSMNT	REC RM, 1/2 BTH	UNFIN. BSMNT	NO BASEMENT
Functional Utility	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Heating/Cooling	GAS/CAC	GAS/CAC	GAS/ UNITS	GAS/CAC
Energy Efficient Items	NONE	NONE	NONE	STORM WINDOW
Garage/Carport	OSP	2 CAR / 1 CARPRT	2 CAR GARAGE	OSP
Porch, Patio, Deck, Fireplace(s), etc.	WRAP PORCH	SCN PRCH, PTIO	WRAP PORCH	SM. PORCH
Fence, Pool, etc.	NONE	2 FIREPLACES	NO FIREPLACE	NO FIREPLACE
Kitchen	NEW KITCHEN	STANDARD	NEW KITCHEN	STANDARD
Net Adj. (total)	[X] + [ ]	\$ 56,000	[ ] + [X] -	\$ 20,000
Adjusted Sales Price of Comparable	Gross: 27.0% Net: 14.0%	\$ 456,000	Gross: 20.0% Net: -4.0%	\$ 480,000
			Gross: 17.6% Net: 16.5%	\$ 437,000

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): COMPARABLE #1 IS ADJUSTED FOR A SMALLER LOT AND AVERAGE OVERALL CONDITION WITH NO RECENT RENOVATIONS. ROOM COUNT ADJUSTMENTS ARE FOR BATHS ONLY. OTHER ADJUSTMENTS FOR DIFFERENCES IN GROSS LIVING AREA AND BASEMENT FINISH, ETC. COMPARABLES #1, #2, AND #5 HAD GARAGES, ETC. AND WERE ADJUSTED ACCORDINGLY. COMPARABLES #1, #3, AND #4 HAD STANDARD KITCHENS. COMPARABLE #2 IS ADJUSTED FOR A DETACHED STUDIO WITH BATH AND KITCHENETTE. COMPARABLE #5 IS CURRENTLY UNDER CONTRACT AT AN UNDISCLOSED PRICE. THE ADJUSTED SALES PRICE IS BASED ON THE LIST PRICE OF \$549,000.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data	12/02/2003	NONE	NONE	NONE
Source for prior sales within year of appraisal	\$260,000 PUBLIC RECORD			
Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: See Attached Addendum				

INDICATED VALUE BY SALES COMPARISON APPROACH = \$ 455,000

INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$ 1,700.00 /Mo. x Gross Rent Multiplier 265.00 = \$ 450,500


This appraisal is made ☒ "as is" ☐ subject to the repairs, alterations, inspections or conditions listed below ☐ subject to completion per plans and specifications.

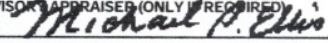
Conditions of Appraisal: NONE

Final Reconciliation: SEE ATTACHED ADDENDUM.

The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Eannie Mae Form 1004B (Revised 6/93).

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 12/13/2004 (WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 455,000

APPRaiser:   
Name JOHN R. COPENHAVER  
Date Report Signed 12/16/2004  
State Certification # 2756  
Or State License #

SUPERVISOR APPRAISED (ONLY IF REQUIRED)  
  
Name MICHAEL P. ELLIS, SRA  
Date Report Signed 12/16/2004  
State Certification # 1180  
Or State License #

☐ Did ☐ Did Not Inspect Property

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**File No. 0412030**

## SALES COMPARISON ANALYSIS

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.):

ADDITIONAL COMMENTS

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal:



**ADDENDUM**

Borrower: DAVOR KAPELINA

File No.: 0412030

Property Address: 702 MAPLE AVENUE

Case No.:

City: ROCKVILLE

State: MD

Zip: 20850

Lender: MASON DIXON FUNDING

**Analysis of Current Agreement**

THE SUBJECT LAST SOLD 10/2003 FOR \$260,000 (RECORDATION WAS 12/2003). THE HOUSE WAS IN NEED OF REHAB AND HAS SINCE BEEN RENOVATED. THE MARKET HAS APPRECIATED SUBSTANTIALLY SINCE THE TIME OF THE PRIOR SALE. PRIOR SALES OF THE COMPARABLE PROPERTIES OCCURRED MORE THAN ONE YEAR AGO PER PUBLIC RECORD.

**Final Reconciliation**

THE SALES COMPARISON APPROACH, WHICH IS THE ACTION OF WILLING BUYERS AND SELLERS IN AN OPEN MARKET, HAS BEEN GIVEN THE MOST CONSIDERATION. LESS WEIGHT GIVEN TO COST AND INCOME APPROACHES.

"THIS APPRAISAL REPORT IS PREPARED FOR THE SOLE AND EXCLUSIVE USE OF MASON DIXON FUNDING TO ASSIST WITH THE MORTGAGE LENDING DECISION. IT IS NOT TO BE RELIED UPON BY ANY THIRD PARTIES FOR ANY PURPOSE, WHATSOEVER."

THE APPRAISER IS NOT A HOME INSPECTOR. THIS REPORT SHOULD NOT BE RELIED UPON TO DISCLOSE ANY CONDITIONS PRESENT IN THE SUBJECT PROPERTY. THE APPRAISAL REPORT DOES NOT GUARANTEE THAT THE PROPERTY IS FREE OF DEFECTS AND/OR MOLD. THE ELECTRONIC SIGNATURE ON THE APPRAISAL IS SECURED BY APPRAISERS CHOICE INC. SOFTWARE AND THIS APPRAISAL CANNOT BE ALTERED BY ANY INTENDED USER.

<b>A.</b> U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT <b>SETTLEMENT STATEMENT</b>		<b>B. TYPE OF LOAN:</b> 1. <input type="checkbox"/> FHA    2. <input type="checkbox"/> FmHA    3. <input checked="" type="checkbox"/> CONV. UNINS.    4. <input type="checkbox"/> VA    5. <input type="checkbox"/> CONV. INS. 6. FILE NUMBER: 2653-03 7. LOAN NUMBER:  8. MORTGAGE INS CASE NUMBER:	
<b>C. NOTE:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. <div style="text-align: right; font-size: small;">1.0 3/98 (2003-03.FPO2653-03/11)</div>			
<b>D. NAME AND ADDRESS OF BUYER:</b> DAVOR KAPELINA 1426 Howard Road Annapolis, Maryland 21403		<b>E. NAME AND ADDRESS OF SELLER:</b> DAVID ENGLISH CARMACK Personal Representative of the Estate of Claude Wagner Carmack 4830 Old Middletown Road Jefferson, Maryland 21755	
<b>G. PROPERTY LOCATION:</b> 702 Maple Avenue Rockville, Maryland 20850 Montgomery County, Maryland Lots 9 & 10 (4) ROCKVILLE PARK		<b>H. SETTLEMENT AGENT:</b> 52-1709374 PARAGON TITLE & ESCROW COMPANY  <b>PLACE OF SETTLEMENT</b> 7415 Arlington Road Bethesda, MD 20814	
<b>I. SETTLEMENT DATE:</b> October 3, 2003			
<b>J. SUMMARY OF BUYER'S TRANSACTION</b>		<b>K. SUMMARY OF SELLER'S TRANSACTION</b>	
<b>100. GROSS AMOUNT DUE FROM BUYER:</b>		<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
101. Contract Sales Price	260,000.00	401. Contract Sales Price	260,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Buyer (Line 1400)	7,286.18	403.	
104.		404.	
105.		405.	
<i>Adjustments For Items Paid By Seller in advance</i>		<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes                      to		406. City/Town Taxes                      to	
107. County Taxes                      to		407. County Taxes                      to	
108. F.F.B.C.                      to		408. F.F.B.C.                      to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
<b>120. GROSS AMOUNT DUE FROM BUYER</b>	<b>267,286.18</b>	<b>420. GROSS AMOUNT DUE TO SELLER</b>	<b>260,000.00</b>
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money	25,000.00	501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	60,824.90
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first Mortgage	
205.		505. Payoff of second Mortgage	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
<i>Adjustments For Items Unpaid By Seller</i>		<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes                      to		510. City/Town Taxes                      to	
211. County Taxes                      07/01/03 to 10/03/03	676.28	511. County Taxes                      07/01/03 to 10/03/03	676.28
212. F.F.B.C.                      to		512. F.F.B.C.                      to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518. Water Escrow	300.00
219.		519.	
<b>220. TOTAL PAID BY/FOR BUYER</b>	<b>25,676.28</b>	<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b>	<b>61,801.18</b>
<b>300. CASH AT SETTLEMENT FROM/TO BUYER:</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
301. Gross Amount Due From Buyer (Line 120)	267,286.18	601. Gross Amount Due To Seller (Line 420)	260,000.00
302. Less Amount Paid By/For Buyer (Line 220)	( 25,676.28)	602. Less Reductions Due Seller (Line 520)	( 61,801.18)
<b>303. CASH ( X FROM ) ( TO ) BUYER</b>	<b>241,609.90</b>	<b>603. CASH ( X TO ) ( FROM ) SELLER</b>	<b>198,198.82</b>

By signing page 2 of this statement, the signatories acknowledge receipt of a completed copy of page 1 of this two page statement.

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Attachment #6




L. SETTLEMENT CHARGES				PAID FROM BUYER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price		\$ 280,000.00 @ 6.0000 %	15,600.00		
Division of Commission (line 700) as Follows:					
701. \$ 9,100.00	to Prudential Carmuthers Realtors				
702. \$ 6,500.00	to Coldwell Banker Residential Brokerage				
703. Commission Paid at Settlement					15,600.00
704.	to				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	% to				
802. Loan Discount	% to				
803. Appraisal Fee	to				
804. Credit Report	to				
805. Lender's Inspection Fee	to				
806. Mortgage Ins. App. Fee	to				
807. Assumption Fee	to				
808.					
809.					
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From	to @ \$ /day ( days %)				
902. Mortgage Insurance Premium for	months to				
903. Hazard Insurance Premium for	1.0 years to				
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	@ \$ per				
1002. Mortgage Insurance	@ \$ per				
1003. City/Town Taxes	@ \$ per				
1004. County Taxes	@ \$ per				
1005. F.F.B.C.	@ \$ per				
1006.	@ \$ per				
1007.	@ \$ per				
1008. Aggregate Adjustment	@ \$ per				
1100. TITLE CHARGES					
1101. Settlement or Closing Fee	to PARAGON TITLE & ESCROW COMPANY		250.00		135.00
1102. Abstract or Title Search	to FIDELITY NATIONAL TITLE & ABSTRACT		130.00		
1103. Title Examination	to NRT TITLE SERVICES OF MARYLAND, LLC		45.00		
1104. Title Insurance Binder	to				
1105. Document Preparation	to				
1106. Notary Fees	to PARAGON TITLE & ESCROW COMPANY		5.00		
1107. Attorney's Fees	to				
(includes above item numbers: )					
1108. Title Insurance	to Fidelity National/NRT Title Services		1,086.00		
(includes above item numbers: 1109, 1110 )					
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$ 280,000.00	1,086.00			
1111. Doc Proc	to PARAGON TITLE & ESCROW COMPANY		40.00		
1112.	PARAGON TITLE & ESCROW COMPANY				
1113.					
1114. Lien Release Escrow	to be held by Paragon Title				42,000.00
1115.					
1116.					
1117.					
1118.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$ 40.00; Mortgage \$ ; Releases \$			40.00		
1202. City/County Tax/Stamp: Deed 2,600.00; Mortgage			1,300.00		1,300.00
1203. State Tax/Stamp: Revenue Stamps 1,794.00; Mortgage			897.00		897.00
1204. State Transfer Tax	to CLERK OF THE CIRCUIT COURT		650.00		650.00
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to Capitol Surveys, Inc.		175.00		
1302. Pest Inspection	to Superior Pest Management, LLC		35.00		
1303. Base Amount - FY 2003 RE Tax	to Montgomery County, Maryland		2,633.18		
1304. Interest Due on FY 2003 RE Tax	to Montgomery County, Maryland				43.90
1305. Administrative Fee	to Prudential Carmuthers Realtors				199.00
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)			7,286.18		60,824.90

**ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT**

**Buyer:** DAVOR KAPELINA  
**Seller:** DAVID ENGLISH CARMACK  
**Settlement Agent:** PARAGON TITLE & ESCROW COMPANY  
(301)986-1114  
**Place of Settlement:** 7415 Arlington Road  
Bethesda, MD 20814  
**Settlement Date:** October 3, 2003  
**Property Location:** 702 Maple Avenue  
Rockville, Maryland 20850  
Montgomery County, Maryland  
Lots 9 & 10 (4) ROCKVILLE PARK

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

  
\_\_\_\_\_  
DAVOR KAPELINA

  
\_\_\_\_\_  
DAVID ENGLISH CARMACK  
Personal Representative

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

  
\_\_\_\_\_  
PARAGON TITLE & ESCROW COMPANY  
Settlement Agent

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.



**Janet Hunt-McCool**  
**709 Grandin Avenue**  
**Rockville, MD 20850**  
**(301) 251-6376**  
**mollyhuntm@comcast.net**

Historic District Commission  
111 Maryland Avenue  
Rockville, Maryland 20850

September 19, 2006

Dear Members of the Historic District Commission:

My purpose in writing is two-fold. First, I would like to recommend the Victorian home located at 702 Maple Avenue for single site Historic District designation. Second, I would like to express to the Mayor and Council, by way of this application, my disappointment in the obfuscation of the demolition request in earlier notification to community residents, and the short timing of community notification of the HDC designation meeting.

The Victorian home located at 702 Maple Avenue is one of the oldest structures in Rockville Park, an area that is eligible for Historic Designation by the National Trust. While the national trust does not require individual homes be designated, it would be unfortunate to remove a typical, early structure from this neighborhood. Also, the house appears to be in the same or better original condition than other houses designated in this neighborhood, namely 709 Grandin (our home) and 703 Grandin (Moffitt household). If the criteria for designation are to be applied evenly, it appears to meet eligibility requirements by de facto similarity with designated houses in the same area and in some cases, on the same street. Indeed the external structure appears to have fewer alterations from the original than either 703 or 709 Grandin Ave. I urge the HDC to grant this status in the interest of maintaining integrity in the designation process.

I am told but have not researched or verified that this house is also the original Edmonton home, a name of historical significance to Rockville. The notification of this meeting on September 21 was received September 18. This is not enough time to prepare the proper research or even to prepare a proper recommendation.

The remainder of my letter concerns both the HDC notification and my concerns about disclosure in general which I ask that you share with the Mayor and Council and with the appropriate planning committee.

With regard to demolition of 702 Maple, the only notification residents of Rockville Park, Jenneta, Croydon Park, have received is this notice on September 18, 2006. An earlier notice of merging 2 lots was sent out this month. I believe this is the same property. No mention of the demolition was made on this notice. Why not? If the historical nature of this house merits attention and the purpose of merging two lots is to demolish and relocate a new structure, demolition should have been mentioned on the former request, and not at this late hour. I ask the Mayor and Council to consider this problem, and in general request full disclosure in the application process.

At this point, the neighbors of 702 Maple have not had time to prepare a case for either request, HDC designation or the merger of two adjacent lots. Let us recall that Rockville Park was established as a series of small lots, the rationale that allows infill in our neighborhood. Does merging these existing lot lines alter the early character of our neighborhood? Were these individual single lots important to the National Trust for Historic Preservation in determining that our neighborhood merits National Trust recognition?

The current notification with the first statement of demolition is especially troublesome because it seems to place residents at odds with one another. While I appreciate that the owner wants to demolish the home, was it purchased with that purpose clearly stated? Was it purchased instead as a primary residence with the associated tax benefits? Has it been a primary residence? Is the owner aware of the significant tax credits available at the state and local level (and possibly national level), which would go a long way towards offsetting the costs of restoration? As a homeowner who has benefited from these credits, I am happy to share my insights with the current owner in the hopes that this beautiful property can be preserved. If up to 30% (possibly 50%) of the restoration costs can be refunded via a dollar for dollar offset on state and local taxes, is restoration still not cost effective?

The HDC and the Mayor and Council may ask if the neighbors have a right to impose their wishes on a member of their community. As an economist, let me point to the concept of market failure, the effects of third party actions on individuals not involved directly in the transaction. The housing market is beset by market failures, and as a result, zoning regulation has arisen. I am not allowed to junk a car in my front yard, keep my lawn unmowed, or raise farm animals because these activities would lower the neighborhood quality and reduce property values. Does the loss of an historic property complete with a mature garden, tree canopy, and site suitability not has a similar effect? Growth in this county has been so rapid, that regulation has not had time to keep up with the third-party damage of infill, mansionization, and demolition of affordable homes.

Because of this short notice, I am unable to attend this meeting. Because of the form of the previous request (an application to merge 2 adjacent lots), I am just learning of the plans for demolition. I do not feel affected neighbors have been properly informed of a potential loss of an important, early structure in Rockville Park, and of the risk of building a new structure that is out of scale and out of context in our location.

Thank you very much. I trust that the members of the HDC will sincerely consider this request for designation. I also request that the Mayor and Council consider the effects of teardown on the quality of life in setting the current policy agenda.

Sincerely,

Janet C. Hunt-McCool





"Patricia Dubroof"  
<artforyourwalls@gmail.com>

09/18/2006 12:22 PM

To rziek@rockvillemd.gov, "Robin Wiener"  
<robin.wiener@muralconsulting.com>, "Linda Ekizian"  
<ekizial@worldnet.att.net>, lynn.grunza@ngc.com,

cc

bcc

Subject 702 Maple Avenue

Dear Robin;

Thanks for taking the time to talk with me last week about the HDC staff report on 702 Maple Avenue. I thought I would just send in a few items about the house that you might not have found in the various land records.

I knew Claude Carmack, the previous owner, as a reclusive but friendly neighbor. Shy might be a better word. Even in his later years, he would be on his roof to clear out the gutters, paint the house and trim the hedges that had lined the Reading Avenue side of his house. He would always be wearing his coveralls. Claude told me had worked at the Esso station in Wheaton. He would bring me berries from his family farm out towards ?Hagerstown? and I would make pie and bring them back to him. Claude gave my girls permission to cut roses from his abundant rose garden that was located along the back of his property abutting the 60's rambler. When we did talk about the past, he informed me that he had lived in that house since he was newly married in the upstairs apartment and that eventually they were able to buy the house and move downstairs. His wife passed away and he continued to live in the downstairs apt. On the few occasions that I stepped into the house I observed piles of relics, papers, etc with just enough room to pass from room to room.

I am very much against giving a permit to demolish this fine old property. It fits the corner so perfectly, the wrap around porch, the unusual roof line, the placement in the garden. It's size is compatible to the homes around it. The house was built in 1896 and I just feel that these old houses have so much still to teach us. My children love that old house and have memories of their own connected to it. Replacing it with a house twice as big and much taller seems wrong. I hope the City can designate this house for historic protection and find an owner who will honor it's history and character.

As you know, I have a conflicting meeting about the East Rockville Implementation Plan so I will not be able to be at the hearing on Thursday. Please submit my note in the record. And please keep me informed of the result of the meeting.

I hope that if other neighbors have stories about 702 they will send them on to you.

Thanks again, Patricia

--

Patricia Dubroof  
Artist ▪ Consultant ▪ Facilitator  
[artforyourwalls@gmail.com](mailto:artforyourwalls@gmail.com)  
301-762-0239



"Christine L Manor "  
<clm@clmanor.com>

09/20/2006 01:56 PM

To <rziek@rockvillemd.gov>

cc

bcc

Subject 702 Maple Avenue

Ms. Ziek--

I am writing in support of the staff recommendations for the property at 702 Maple Avenue. I have lived in Rockville since January 1992 in a quirky 1926 bungalow on Grandin Avenue. I love the character of the neighborhood and would hate to see it invaded by developers who tear down handsome old houses like this one and put up new, often ugly and out of scale, speculative houses.

I have long admired the house at 702 Maple Avenue and wished that I had the means to clean it up and live in it (no disrespect to my bungalow!). I can see that it has been added to over the years, as have many old houses. The work having been done in the more distant past, the changes appear to me to appropriate. The wrap-around porch is especially inviting and I wish our house had a similar two-story bay.

Please continue your efforts to preserve the character of Rockville by helping to preserve these old houses. Like this one, many tell important stories and give us insight into years past, and are much more attractive than most new houses.

--Christine

-----  
Christine L. Manor, CPA MBA  
910 Grandin Avenue  
Rockville, MD 20851  
Accounting Consultant to Not-for-Profit Organizations  
author of **QuickBooks for Not-for-Profit Organizations**  
available from [www.sleeter.com](http://www.sleeter.com)  
301/762-7798  
301/461-8371 mobile  
301/762-1342 fax  
[clm@clmanor.com](mailto:clm@clmanor.com)

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